

Information to identify the case:

Debtor 1	<u>Virginia Coulibaly</u>	Social Security number or ITIN	xxx-xx-7181
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 23-15886-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Virginia Coulibaly

10/18/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Virginia Coulibaly
Debtor

Case No. 23-15886-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 18, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2023:

Recip ID	Recipient Name and Address
db	+ Virginia Coulibaly, 422 S Cook Ave., Trenton, NJ 08629-2307
519967845	+ Nissan Motor Acceptance, P.O. Box 740849, Cincinnati, OH 45274-0849
519967849	+ TD RCS/RAYMOUR & FLANIGAN, 1000 MACARTHUR BLVD, Mahwah, NJ 07430-2035

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 18 2023 21:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 18 2023 21:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519967837	+ EDI: CBS7AVE	Oct 19 2023 01:01:00	ASHRO, 1112 7TH AVENUE, Monroe, WI 53566-1364
519967838	+ EDI: CITICORP.COM	Oct 19 2023 00:58:00	BESTBUY/CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497
519967839	+ EDI: CITICORP.COM	Oct 19 2023 00:58:00	BRAND SOURCE/CITI CBNA, 5800 SOUTH CORPORATE PLACE, Sioux Falls, SD 57108-5027
519967840	+ EDI: CAPITALONE.COM	Oct 19 2023 00:58:00	CAPITAL ONE, PO BOX 31293, Salt Lake City, UT 84131-0293
519967841	+ EDI: WFNNB.COM	Oct 19 2023 00:58:00	COMENITYBANK/HELZBERG, 3075 LOYALTY CIRCLE, Columbus, OH 43219-3673
519967836	Email/Text: BKCourtNotices@yourmortgageonline.com	Oct 18 2023 21:43:00	Amerisave Mortgage, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
519967842	+ EDI: BLUESTEM	Oct 19 2023 01:01:00	FINGERHUT, 6250 RIDGEWOOD RD, Saint Cloud, MN 56303-0820
519967843	EDI: CITICORP.COM	Oct 19 2023 00:58:00	MACYS/CITIBANK, N.A., 911 DUKE BLVD, Mason, OH 45040
519967844	+ EDI: CBS7AVE	Oct 19 2023 01:01:00	MIDNIGHT, 1112 7TH AVE, Monroe, WI 53566-1364
519967846	+ EDI: RMSC.COM	Oct 19 2023 00:58:00	SYNCB/LOWES, 4125 WINDWARD PLAZA, Alpharetta, GA 30005-8738
519967847	+ EDI: RMSC.COM	Oct 19 2023 00:58:00	SYNCB/WALGREENSDC, 4125 WINDWARD PLAZA, Alpharetta, GA 30005-8738
519967848	+ EDI: CITICORP.COM	Oct 19 2023 00:58:00	SYWMC/CBNA, 701 E 60TH STREET N., Sioux Falls, SD 57104-0432
519967850	+ EDI: CITICORP.COM	Oct 19 2023 00:58:00	THD/CBNA, ONE COURT SQUARE, Long Island City, NY 11120-0001

District/off: 0312-3

User: admin

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Date Rcvd: Oct 18, 2023

Form ID: 318

Total Noticed: 18

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2023 at the address(es) listed below:

Name	Email Address
Andrea Dobin	ecftrusteead@msbnj.com NJ55@ecfbis.com;trusteedobin@remote7solutions.com
Denise E. Carlon	on behalf of Creditor AmeriSave Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Mark Kriegel	on behalf of Debtor Virginia Coulibaly mkriegel@kriegellaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4